

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7245

Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I have a tremendous amount of experience trading options within my IRA and do so in such a manner that safely increases and protects my assets in my IRA's. The changes you propose will likely due significant harm to my retirement nest egg.

Please do not enact these changes.

Ricardo Joseph, MD